



2020

Illinois Department of Insurance

---

**Consumer Complaints**

**Ratio Report**

---

## HOMEOWNERS COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints	2020 Illinois Direct Written Premium (DWP)	Ratio Complaints per \$1 Million in DWP	Major Reason for Complaint					
				Underwriting	Marketing /Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Allstate Indemnity Company	36	\$104,879,646	0.3433	4	2	28	3	0	0
Allstate Insurance Company	28	\$78,188,975	0.3581	3	2	23	0	0	0
Allstate Property and Casualty Insurance Company	13	\$34,306,712	0.3789	0	0	12	1	0	0
Allstate Vehicle and Property Insurance Company	91	\$257,850,283	0.3529	7	4	78	2	0	0
American Bankers Insurance Company of Florida	6	\$10,755,746	0.5578	1	1	4	0	0	0
American Family Insurance Company	12	\$54,114,238	0.2218	0	1	11	0	0	0
American Family Mutual Insurance Company S. I.	27	\$124,031,184	0.2177	0	1	26	0	0	0
Amguard Insurance Company	19	\$16,569,403	1.1467	2	1	16	0	0	0
Auto Owners Insurance Company	15	\$69,448,192	0.2160	3	2	9	1	0	0
Cambridge Mutual Fire Insurance Company	6	\$6,299,689	0.9524	1	1	4	0	0	0
Country Mutual Insurance Company	48	\$334,403,284	0.1435	4	1	40	3	0	0
Erie Insurance Exchange	15	\$15,300,368	0.9804	2	0	12	1	0	0
Esurance Insurance Company	6	\$9,051,508	0.6629	1	0	5	0	0	0
Farmers Automobile Insurance Association (The)	9	\$47,263,861	0.1904	1	0	8	0	0	0
Farmers Insurance Exchange	24	\$154,108,795	0.1557	1	1	20	2	0	0
Foremost Insurance Company Grand Rapids, Michigan	7	\$21,157,728	0.3308	2	1	4	0	0	0
Homesite Insurance Company of Florida	12	\$47,789,674	0.2511	7	0	5	0	0	0
Illinois Farmers Insurance Company	6	\$33,252,595	0.1804	0	0	6	0	0	0
Liberty Insurance Corporation	19	\$5,757,939	3.2998	2	1	17	0	0	0
Liberty Mutual Personal Insurance Company	9	\$90,664,630	0.0993	2	0	8	0	0	0
MemberSelect Insurance Company	29	\$44,260,179	0.6552	6	3	18	3	0	0
Metropolitan Casualty Insurance Company	5	\$57,918,512	0.0863	3	0	2	0	0	0
MIC General Insurance Corporation	15	\$32,255,222	0.4650	7	0	8	0	0	0
Safeco Insurance Company of Illinois	8	\$50,854,112	0.1573	1	2	5	1	0	0
Shelter Mutual Insurance Company	6	\$10,691,518	0.5612	0	0	6	0	0	0
State Farm Fire & Casualty Company	347	\$1,354,538,698	0.2562	45	12	287	7	0	0
Travco Insurance Company	12	\$85,742,514	0.1400	5	0	7	0	0	0

## HOMEOWNERS COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints	2020 Illinois Direct Written Premium (DWP)	Ratio Complaints per \$1 Million in DWP	Major Reason for Complaint					
				Underwriting	Marketing /Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Travelers Home and Marine Ins. Co. (The)	20	\$66,525,090	0.3006	2	0	18	0	0	0
Trumbull Insurance Company	11	\$23,852,708	0.4612	2	1	8	0	0	0
USAA Casualty Insurance Company	5	\$42,762,480	0.1169	2	0	3	0	0	0
<b>Grand total</b>	<b>866</b>	<b>\$3,284,595,483</b>	<b>N/A</b>	<b>116</b>	<b>37</b>	<b>698</b>	<b>24</b>	<b>0</b>	<b>0</b>
MEAN (The “average” of complaint ratios)			<b>0.4747</b>						
MEDIAN (The “middle” of complaint ratios)			<b>0.3157</b>						

## PRIVATE PASSENGER AUTO COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints	2020 Illinois Direct Written Premium (DWP)	Ratio Complaints per \$1 Million in DWP	Major Reason for Complaint					
				Underwriting	Marketing /Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Allstate Fire and Casualty Insurance Company	62	\$649,370,938	0.0955	11	0	50	1	0	0
Allstate Insurance Company	8	\$75,919,310	0.1054	0	0	8	0	0	0
Allstate Property and Casualty Insurance Company	7	\$45,359,444	0.1543	2	1	4	0	0	0
American Access Casualty Company	38	\$64,445,998	0.5896	3	0	35	1	0	0
American Alliance Casualty Company	186	\$63,307,162	2.9381	8	0	175	6	0	0
American Family Insurance Company	17	\$122,084,596	0.1392	4	1	11	1	0	0
American Family Mutual Insurance Company S. I.	7	\$150,993,444	0.0464	0	0	7	0	0	0
American Freedom Insurance Company	112	\$35,125,647	3.1886	2	1	108	1	0	0
American Heartland Insurance Company	67	\$16,009,657	4.1850	5	0	65	1	0	0
Auto Club Insurance Association	14	\$75,012,205	0.1866	4	0	10	1	0	0
Bristol West Insurance Company	10	\$33,567,209	0.2979	4	0	6	0	0	0
Country Mutual Insurance Company	12	\$145,435,797	0.0825	2	0	10	0	0	0
Direct Auto Insurance Company	65	\$43,004,159	1.5115	3	0	63	1	0	0
Echelon Property & Casualty Insurance Company	14	\$5,732,429	2.4422	0	0	14	0	0	0
Erie Insurance Company	6	\$1,501,016	3.9973	4	0	1	1	0	0
Esurance Insurance Company	7	\$2,257,071	3.1014	2	0	5	0	0	0
Falcon Insurance Company	8	\$4,941,084	1.6191	1	0	7	0	0	0
Farmers Automobile Insurance Association (The)	8	\$75,001,716	0.1067	0	0	7	1	0	0
First Chicago Insurance Company	40	\$17,294,847	2.3128	1	0	39	0	0	0
Founders Insurance Company	39	\$50,845,426	0.7670	2	2	36	0	0	0
Geico Casualty Company	54	\$429,480,203	0.1257	13	0	37	5	0	0
Geico General Insurance Company	11	\$45,356,477	0.2425	2	0	9	0	0	0
Illinois Farmers Insurance Company	11	\$217,893,941	0.0505	3	0	8	0	0	0
LM General Insurance Company	17	\$69,337,861	0.2452	8	1	4	4	0	0

## PRIVATE PASSENGER AUTO COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints	2020 Illinois Direct Written Premium (DWP)	Ratio Complaints per \$1 Million in DWP	Major Reason for Complaint					
				Underwriting	Marketing /Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Loya Insurance Company	7	\$10,376,354	0.6746	0	0	6	1	0	0
National Heritage Insurance Company	5	\$2,185,243	2.2881	0	0	5	0	0	0
Progressive Direct Insurance Company	7	\$11,492,108	0.6091	2	0	5	0	0	0
Progressive Northern Insurance Company	33	\$289,616,376	0.1139	2	1	30	1	0	0
Progressive Universal Insurance Company	44	\$369,150,205	0.1192	7	0	37	0	0	0
Safe Auto Insurance Company	12	\$9,930,859	1.2084	2	0	10	0	0	0
Safeco Insurance Company of Illinois	9	\$90,371,775	0.0996	2	0	7	0	0	0
Safeway Insurance Company	34	\$19,013,419	1.7882	0	0	34	0	0	0
Standard Fire Insurance Company (The)	8	\$121,512,396	0.0658	0	0	6	2	0	0
State Farm Fire & Casualty Company	20	\$102,726,811	0.1947	5	0	14	1	0	0
State Farm Mutual Automobile Insurance Company	205	\$2,121,982,508	0.0966	37	2	159	8	0	0
Stonegate Insurance Company	7	\$4,956,617	1.4123	2	0	4	1	0	0
Unique Insurance Company	192	\$50,248,785	3.8210	1	0	188	3	0	0
United Equitable Insurance Company	118	\$21,784,164	5.4168	10	1	111	0	0	0
United Services Automobile Association	8	\$70,872,679	0.1129	4	0	3	1	0	0
Unitrin Safeguard Insurance Company	5	\$7,155,033	0.6988	0	0	5	0	0	0
USAA Casualty Insurance Company	9	\$68,434,342	0.1315	4	1	4	1	0	0
USAA General Indemnity Company	6	\$51,217,148	0.1171	1	1	4	1	0	0
<b>Grand total</b>	<b>1,549</b>	<b>\$5,862,304,459</b>	<b>N/A</b>	<b>163</b>	<b>12</b>	<b>1351</b>	<b>44</b>	<b>0</b>	<b>0</b>
<b>MEAN (The "average" of complaint ratios)</b>			<b>1.1309</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>0.2715</b>						

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.

## INDIVIDUAL LIFE COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Individual Life Policies	Number of Complaints	Policies in Force as of 12/31/2020	Ratio Complaints per 10,000 Policies in Force	Major Reason for Complaint					
				Underwriting	Marketing /Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Allstate Life Insurance Company	12	38,842	3.0894	6	1	3	6	0	0
American General Life Insurance Company	31	172,372	1.7984	15	1	7	8	2	0
Bankers Life & Casualty Company	9	34,437	2.6135	1	1	4	3	0	0
Brighthouse Life Insurance Company	5	51,299	0.9747	4	0	1	1	0	0
Colonial Penn Life Insurance Company	7	5,376	13.0208	1	1	2	3	1	0
Genworth Life Insurance Company	11	12,153	9.0513	8	1	4	0	0	0
Globe Life & Accident Insurance Company	16	415,374	0.3852	4	3	5	8	1	0
Independent Order of Foresters	5	29,275	1.7079	1	1	3	1	0	0
Jackson National Life Insurance Company	18	39,831	4.5191	2	1	5	12	0	0
John Hancock Life Insurance Company U.S.A.	7	67,930	1.0305	3	1	2	2	0	0
Lincoln Benefit Life Company	6	42,248	1.4202	1	0	0	6	0	0
Lumico Life Insurance Company	5	4,359	11.4705	2	0	3	2	0	0
Metropolitan Life Insurance Company	37	239,837	1.5427	9	2	12	17	4	0
New York Life Insurance Company	6	134,186	0.4471	1	0	1	5	0	0
Primerica Life Insurance Company	10	92,191	1.0847	2	2	3	6	0	0
Protective Life Insurance Company	9	74,144	1.2139	4	1	1	6	0	0
Prudential Insurance Company of America	17	316,646	0.5369	3	1	5	12	1	0
Reliastar Life Insurance Company	7	38,169	1.8339	3	1	0	4	1	0
State Farm Life Insurance Company	13	491,054	0.2647	4	4	2	5	0	0
Transamerica Life Insurance Company	38	235,955	1.6105	5	1	21	12	4	0
United Insurance Company Of America	12	131,534	0.9123	0	0	3	10	0	0
United of Omaha Life Insurance Company	12	125,931	0.9529	3	2	4	3	0	0
Washington National Insurance Company	5	5,714	8.7504	0	0	3	2	0	0
Western and Southern Life Insurance Company	7	65,730	1.0650	1	0	3	4	0	0
<b>Grand total</b>	<b>305</b>	<b>2,864,587</b>	<b>N/A</b>	<b>83</b>	<b>25</b>	<b>97</b>	<b>138</b>	<b>14</b>	<b>0</b>
<b>MEAN (The "average" of complaint ratios)</b>			<b>2.9707</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>1.4814</b>						

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.

## ANNUITY COMPLAINTS BY COMPANY NAME

Companies Showing Complaints for Annuity Coverage	Number of Complaints	Certificates in Force as of 12/31/2020	Ratio Complaints per 10,000 Policies in Force	Major Reason for Complaint					
				Underwriting	Marketing/Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Allianz Life Insurance Company of North America	3	1,228,078	0.0244	0	2	1	1	0	0
Allstate Life Insurance Company	2	176,894	0.1131	0	0	1	1	0	0
American Equity Investment Life Insurance Company	1	633,447	0.0158	1	1	0	0	0	0
American General Life Insurance Company	2	1,545,525	0.0129	0	0	0	2	0	0
American United Life Insurance Company	1	571,300	0.0175	0	0	1	0	0	0
Athene Annuity and Life Company	2	895,211	0.0223	0	1	0	1	0	0
Brighthouse Life Insurance Company	2	1,385,201	0.0144	0	0	1	0	1	0
Country Life Insurance Company	1	14,155	0.7065	0	0	0	1	0	0
Delaware Life Insurance Company	2	283,486	0.0706	0	1	0	1	0	0
Equitrust Life Insurance Company	1	181,403	0.0551	0	0	0	1	0	0
Fidelity & Guaranty Life Insurance Company	2	274,102	0.0730	0	1	0	1	0	0
Forethought Life Insurance Company	1	412,096	0.0243	0	0	0	1	0	0
Great West Life & Annuity Insurance Company	1	4,549,088	0.0022	0	0	0	1	0	0
Horace Mann Life Insurance Company	1	229,889	0.0435	0	1	0	0	0	0
Jackson National Life Insurance Company	3	1,510,314	0.0199	0	1	0	1	1	0
Lincoln National Life Insurance Company	1	1,499,184	0.0067	0	0	1	0	0	0
Massachusetts Mutual Life Insurance Company	3	2,528,588	0.0119	1	1	1	3	1	0
Metropolitan Life Insurance Company	3	1,388,771	0.0216	0	0	0	3	0	0
Modern Woodmen of America	1	220,380	0.0454	0	0	1	0	0	0
National Western Life Insurance Company	1	101,272	0.0987	0	0	0	1	0	0
New York Life Insurance Company	1	44,503	0.2247	0	1	0	0	0	0
Northwestern Mutual Life Insurance Co	1	439,645	0.0227	0	0	0	1	0	0
Oceanview Life and Annuity Company	1	9,477	1.0552	0	1	0	0	0	0
Pacific Life Insurance Company	1	795,203	0.0126	0	1	0	0	0	0
Pruco Life Insurance Company	1	752,293	0.0133	0	0	0	0	1	0
Prudential Insurance Company of America	2	534,442	0.0374	0	1	0	1	0	0
Security Benefit Life Insurance Company	2	296,955	0.0674	0	0	1	1	0	0

## ANNUITY COMPLAINTS BY COMPANY NAME

Companies Showing Complaints for Annuity Coverage	Number of Complaints	Certificates in Force as of 12/31/2020	Ratio Complaints per 10,000 Policies in Force	Major Reason for Complaint					
				Underwriting	Marketing/Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Sentinel Security Life Insurance Company	1	41,147	0.2430	0	1	0	1	0	0
Talcott Resolution Life Insurance Company	1	672,386	0.0149	0	0	0	1	0	0
Thrivent Financial for Lutherans	1	722,908	0.0138	0	1	0	0	0	0
TIAA CREF Life Insurance Company	1	10,085	0.9916	0	0	0	0	1	0
Voya Retirement Insurance and Annuity Company	1	2,553,340	0.0039	0	0	0	1	0	0
<b>Grand total</b>	<b>48</b>	<b>26,500,768</b>	<b>N/A</b>	<b>2</b>	<b>15</b>	<b>8</b>	<b>25</b>	<b>5</b>	<b>0</b>
MEAN (The "average" of complaint ratios)			<b>0.1281</b>						
MEDIAN (The "middle" of complaint ratios)			<b>0.0235</b>						



## INDIVIDUAL ACCIDENT & HEALTH COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Number of Complaints	Policies in Force as of 12/31/2020	Ratio Complaints per 10,000 Policies in Force	Major Reason for Complaint					
				Underwriting	Marketing/Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
American Family Life Assurance Company of Columbus	9	8,794,760	0.0102	3	1	6	0	0	0
Cigna Health and Life Insurance Company	7	736,584	0.0950	2	0	4	0	1	0
Golden Rule Insurance Company	6	561,865	0.1068	3	0	2	0	1	0
Health Care Service Corporation (Blue Cross Blue Shield of Illinois)	97	1,290,688	0.7515	24	0	67	10	4	0
Humana Insurance Company	10	686,392	0.1457	6	1	4	2	0	0
Mutual of Omaha Insurance Company	6	1,205,438	0.0498	4	0	2	0	0	0
<b>Grand total</b>	<b>135</b>	<b>13,275,727</b>	<b>N/A</b>	<b>42</b>	<b>2</b>	<b>85</b>	<b>12</b>	<b>6</b>	<b>0</b>
MEAN (The “average” of complaint ratios)			<b>0.1932</b>						
MEDIAN (The “middle” of complaint ratios)			<b>0.1009</b>						

## GROUP ACCIDENT & HEALTH COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Number of Complaints	Policies in Force as of 12/31/2020	Ratio Complaints per 10,000 Policies in Force	Major Reason for Complaint					
				Underwriting	Marketing/Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Aetna Health & Life Insurance Company	5	15,434	3.2396	1	0	4	0	0	0
Aetna Life Insurance Company	20	3,960,951	0.0505	1	0	19	0	0	0
American Family Life Assurance Company of Columbus	6	12,521	4.7919	1	0	5	0	0	0
American Heritage Life Insurance Company	5	3,077,063	0.0162	0	1	3	1	0	0
Cigna Health and Life Insurance Company	8	135,922	0.5886	0	0	8	0	0	0
Connecticut General Life Insurance Company	6	2,494	24.0577	1	0	4	0	1	0
Continental American Insurance Company	5	2,545,028	0.0196	0	0	5	1	0	0
Golden Rule Insurance Company	12	228,484	0.5252	8	0	4	0	0	0
Guardian Life Insurance Company of America	14	12,990,660	0.0108	0	0	14	0	0	0
Hartford Life & Accident Insurance Company	6	122,959	0.4880	2	0	3	0	1	0
Health Alliance Medical Plans Inc.	7	57,495	1.2175	0	0	7	0	0	0
Health Care Service Corporation (Blue Cross Blue Shield of Illinois)	205	2,408,278	0.8512	13	3	179	4	8	0
Humana Insurance Company	13	1,564,956	0.0831	1	0	12	0	0	0
Lincoln National Life Insurance Company	7	61,557	1.1372	0	0	7	0	0	0
Metropolitan Life Insurance Company	36	129,719	2.7752	2	0	32	0	2	0
Prudential Insurance Company of America	5	5,493	9.1025	3	0	2	1	0	0
United Healthcare Insurance Company	35	10,584,857	0.0331	1	0	34	0	0	0
United Healthcare Insurance Company of Illinois	77	118,941	6.4738	1	0	71	0	5	0
<b>Grand total</b>	<b>472</b>	<b>38,022,812</b>	<b>N/A</b>	<b>35</b>	<b>4</b>	<b>413</b>	<b>7</b>	<b>17</b>	<b>0</b>
<b>MEAN (The "average" of complaint ratios)</b>			<b>3.0812</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>0.7199</b>						

## HEALTH MAINTENANCE ORGANIZATIONS (HMO'S) COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Health Maintenance Organizations (HMO's) with Illinois Members	Number of Complaints	2020 Illinois Enrollment	Adjusted 2020 Illinois Enrollment*	Ratio Complaints per 10,000 in Adj. Enrollment	Major Reason for Complaint					
					Underwriting	Marketing/Sales	Claims Handling	Policyholder Service	Other	Reason Not Indicated
Celtic Insurance Company	23	35,640	35,640	6.4534	4	1	18	1	0	0
CIGNA Healthcare Of Illinois Inc.	11	12,577	12,577	8.7461	0	0	11	0	0	0
Delta Dental of Illinois	7	609,450	609,450	0.1149	0	0	7	0	0	0
Health Alliance Medical Plans Inc.	36	132,926	131,463	2.7384	4	0	31	1	0	0
Health Care Service Corporation (Blue Cross Blue Shield HMO)	71	1,271,099	627,193	1.1320	10	1	60	0	0	0
Health Care Service Corporation (Blue Cross Blue Shield of Illinois)	17	62,196	62,196	2.7333	4	0	13	0	0	0
Humana Health Plan Inc.	5	38,173	13,197	3.7887	0	0	5	0	0	0
United Healthcare of Illinois Inc.	15	29,629	29,628	5.0628	0	0	15	0	0	0
<b>Grand total</b>	<b>185</b>	<b>2,191,690</b>	<b>1,521,344</b>	<b>N/A</b>	<b>22</b>	<b>2</b>	<b>160</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>MEAN (The "average" of complaint ratios)</b>				<b>3.8462</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>				<b>3.2636</b>						

\*Adjusted count excludes 2020 IL. Title XVIII Medicare, Title XIX Medicaid, and FEHBP enrollment numbers